

**Information to identify the case:**

Debtor 1	<b>Sidney C Grimes</b>	Social Security number or ITIN	xxx-xx-2040
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>16-28482-JKS</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sidney C Grimes

3/17/22

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sidney C Grimes  
Debtor

Case No. 16-28482-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 17, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2022:

Recip ID	Recipient Name and Address
db	+ Sidney C Grimes, 740 Vose Ave, Apt B-3, Orange, NJ 07050-1063
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
intp	+ Bayview Loan Servicing, LLC, c/o McCalla Raymer Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
cr	+ CKC Condominium Association, Inc. c/o Cooper Real, 337 Bloomfield Avenue, Newark, NJ 07107-2405
519507598	+ CKC Condominium Association Inc., Cutolo Barros LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973
516416590	+ CKC Condominium Association, Inc, 765 Vose Ave, Orange, NJ 07050-1060
516519131	+ CKC Condominium Association, Inc., c/o Elizabeth K. Holdren, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226
516416592	+ Cooper Real Estate, 337 Bloomfield Ave Suite 2, Newark, NJ 07107-2405
517129334	Deutsche Bank National Trust Company, Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, PO BOX 24605, West Palm Beach, FL 33416-4605
519448076	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519448077	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation, Serviced by Select Portfolio Servicing,
516416593	+ Hill Wallack LLP, Jonathan H. Katz, 21 Roszel Road, Princeton, NJ 08540-6866
516416594	+ Imaging Consultants Essex, 94 Old Short Hills Rd, Livingston, NJ 07039-5672
516692589	+ PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444, Attn: Bankruptcy

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 17 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 17 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Mar 17 2022 20:31:00	Deutsche Bank National Trust Company, Robertson, Anschutz, Schneid, P.L., 6409 congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	+ Email/Text: RASEBN@raslg.com	Mar 17 2022 20:31:00	Deutsche Bank National Trust Company, As Trustee f, Robertson, Anschutz & Schneid, P.L., Bankruptcy Department, 6409 Congress Ave., Suite 100, Boca Raton,, FL 33487-2853
516416589	+ EDI: AARGON.COM	Mar 18 2022 00:28:00	Aargon Agency, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
517902598	+ EDI: LCIBAYLN	Mar 18 2022 00:28:00	Bayview Loan Servicing, LLC, c/o Schiller Knapp Lefkowitz Hertzell LLP, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1873
516612781	Email/Text: camanagement@mtb.com	Mar 17 2022 20:32:00	Bayview Loan Servicing, LLC, c/o M & T Bank, P.O. Box 840, Buffalo, NY 14240-0840
517902599	+ EDI: LCIBAYLN	Mar 18 2022 00:28:00	Bayview Loan Servicing, LLC, c/o Schiller Knapp Lefkowitz Hertzell LLP, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146,

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Mar 17, 2022

Form ID: 3180W

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516416591	EDI: COMCASTCBLCENT	Mar 18 2022 00:28:00	Bayview Loan Servicing, LLC, c/o Schiller Knapp Lefkowitz Hertz LLP 33146-1873 Comcast, PO Box 69, Newark, NJ 07101-0069
518999613	+ EDI: LCIBAYLN	Mar 18 2022 00:28:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146-1873
518999612	+ EDI: LCIBAYLN	Mar 18 2022 00:28:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146-1873
517111721	+ Email/Text: RASEBN@raslg.com	Mar 17 2022 20:31:00	Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516803496	+ Email/Text: RASEBN@raslg.com	Mar 17 2022 20:31:00	Deutsche Bank National Trust Company, c/o Robertson, Anschutz & Schneid P.L., 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
516416595	Email/Text: camanagement@mtb.com	Mar 17 2022 20:32:00	M & T Bank, Po Box 844, Buffalo, NY 14240
516416596	+ EDI: NAVIENTFKASMSERV.COM	Mar 18 2022 00:28:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
516416597	+ Email/Text: bankruptcy@onlineis.com	Mar 17 2022 20:32:00	Online Collections, Po Box 1489, Winterville, NC 28590-1489
516416598	+ Email/Text: bankruptcy@pseg.com	Mar 17 2022 20:31:00	PSE & G, PO Box 490, Cranford, NJ 07016-0490
519507596	+ Email/Text: bankruptcy@pseg.com	Mar 17 2022 20:31:00	PSE&G, Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
516416599	+ EDI: SWCR.COM	Mar 18 2022 00:28:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	CKC Condominium Association, Inc., Cutolo Barros LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973
cr	*+	DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2022

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Mar 17, 2022

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Interested Party Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Dilks & Knopik LLC jschwartz@mesterschwartz.com
Jill Manzo	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC bankruptcy@fkslaw.com
Jill Manzo	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-2 bankruptcy@fkslaw.com
Joseph Gunnar Devine, Jr	on behalf of Creditor BAYVIEW LOAN SERVICING LLC jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Joseph H. Lemkin	on behalf of Creditor CKC Condominium Association Inc. c/o Cooper Real Estate Management jlemkin@stark-stark.com
Joseph H. Lemkin	on behalf of Creditor CKC Condominium Association Inc. jlemkin@stark-stark.com
Kevin M. Buttery	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY kbuttery@moodklaw.com
Laura M. Egerman	on behalf of Creditor Deutsche Bank National Trust Company bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Egerman	on behalf of Creditor Deutsche Bank National Trust Company As Trustee for Harborview Mortgage Loan 2006-14 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael Blaine	on behalf of Creditor BAYVIEW LOAN SERVICING LLC mikeblaine@gmail.com, mblaine@winston.com;mpolster@winston.com
Nicholas Fitzgerald	on behalf of Debtor Sidney C Grimes fitz2law@gmail.com
Richard Gerbino	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC rgerbino@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Richard James Tracy, III	on behalf of Creditor BAYVIEW LOAN SERVICING LLC richard.tracy.iii@gmail.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

TOTAL: 17